

Bob

Loan Officer



Pertinent Demographic Information Digital Behaviors and Preferences

Age: 55

Location: Oklahoma

- Family background in farming, always felt the need to give back to the community.
- Working with FSA as Farms Loans Specialist for 5 years now
- Has an Ag Business background
- Fended off commercial offers to stay at FSA; likes the stability
- Uses computers and smartphone
- Motivated to stay because of job satisfaction
- Involved in the community

Tasks, Routines, and Needs Related to the Product/Services we’re Building

- Travels miles to from county to county
- Works across all areas of loans and involved with outreach
- Has even more workload because colleagues are leaving to retirement
- Also responsible for training new loan officers
- Has to use online portal to update loan-related information
- Has no connectivity
- Make connections between customers and opportunities
- Attend outreach events

What Outcomes Do They Want to Achieve?

- Greater efficiency in loan application
- Minimize errors on applications
- Have enough time to properly supervise borrowers - meet in person with producers and dedicate more time for special, high-value cases [define special cases?]
- Get potentially delinquent borrowers back on good footing
- Track and follow up with applicants’ information and paperwork collected by County Offices.
- Better service to agricultural communities
- Help preserve the farm culture
- Help producers recover from disasters and crisis